



**PEOPLE'S
BANK**

THE PULSE OF THE PEOPLE >>>

Privacy policy

Our commitment to your privacy. The privacy of our customers is of utmost importance to People's bank. This policy applies to all who visit our website or use our online services. In order to ensure confidentiality of all information you provide to us we maintain the following privacy principals.

Type of personal information we collect

When dealing with our customers and clients we collect personal information that we believe to be relevant and required to understand your financial needs and to conduct our business.

We generally do not collect sensitive information (such as information relating to ethnic origin, religious or philosophical beliefs, membership of a political or trade associations or health), and would not do so without your consent.

Acknowledging your Right to Security and Information Privacy

By choosing People's bank to be your financial solution provider, you have placed your trust in us and our ability to safeguard your financial assets. We acknowledge that trust and your right to financial and personal security of information.

Why we collect personal information

Generally, we collect update and use personal information about you to carry out administer and also to improve our services to you including:

- **To process your application for account-based services or facilities (including to check your identity and obtain reports and assess your credit worthiness) and to establish and manage your account or facility and carry out transactions you wish to make.**
- **To provide requested services to you, and bill you for our services and collect any payments outstanding.**
- **For our research and development of new products and services**
- **For training, quality control and verification purposes (including monitoring and recording your telephone & email communication with us from time to time)**
- **To communicate our, a related company's or a third party's marketing offers to you, when making the offer we will let you know how you may stop receiving any further marketing offers. Where another organization outside People's bank and its related companies is involved in the offer, we do not give information about you to that organization.**
- **To meet our legal obligations**

How we collect information

Generally, we collect personal information directly from you, such as when you apply for or request a product or service, when you participate in our marketing campaigns, competitions or surveys, in response to our advertising or direct mail or when you have other dealings with us. We may collect that information over the telephone or internet, in person (when you visit us at a People's Bank Branch or through related agent) and when you write to us.

We may also collect personal information through third parties such as:

- **Referees (if you give us the name of someone, who can give a reference about you)**
- **Publicly available sources of information.**
- **Credit Information Bureau**
- **Via Website Usage**

For each visitor to our website, our web server automatically recognizes the consumer's domain name and e-mail address (where possible). A technology called 'cookies' may be used to collect aggregate information on the individual pages accessed by users, average time spent on specific pages, identify a user on his/her return etc.

How we store information

We store personal information in a combination of secure computer storage facilities and paper based files and other records. We have taken a number of steps to protect the personal information we hold from misuse, loss and unauthorized access, modification or disclosure. We use generally accepted technology and security so that we are satisfied that your information is transmitted safely to us through the internet or other electronic means. We will take reasonable steps to securely destroy or permanently de-identify information when we no longer need it.

Also we will take all required steps to ensure that personal data will not be kept longer than necessary and that the bank will comply with all applicable statutory and regulatory requirements pertaining to retention of personally identifiable information.

When we may disclose your personal information

Information held by us relating to customers will be kept confidential but we may provide such information to the following parties for the purposes given below.

- Where we have contracted an external organization to provide us with support services. This may include but is not limited to processing application or orders, marketing support, deliveries, market research and debt collection. These service providers may be within or outside Sri Lanka.**
- To comply with our legal and regulatory obligations**
- Where we suspect that unlawful activity has been or may be engaged in and the personal information is a necessary part of our investigation or reporting of the matter to necessary authorities. We also may disclose personal information about you in the following circumstances. Where you have a corporate or government card**

membership, we may exchange personal information with your employer or government agency.

- To our related companies to provide you with products and services you request and to inform you about other bank products and services**
- To credit reporting agencies in connection with us providing credit to you or recovering from you amounts that you owe under any contract you have with us. We impose strict requirements of security and confidentiality on all third parties as to how they handle personal information. We provide our outside contractors only with information they need to perform their services they are not permitted to use the information for any purpose except to provide the service to us.**
- To meet your request for services such as Bank at Your Doorstep, Foreign Exchange, managed fund investment and other services where we use outsourced personnel**
- To anyone else you authorize us to disclose information to, from time to time.**
- We reserve the right to amend our prevailing data protection and privacy policy at any time and will place any such amendments on our corporate Website.**

Our web site

The range of banking and other financial services, as shown on People's Bank corporate web site, is offered by the Bank.

Online Security

We have a range of practices and policies in place to provide a robust security environment. We ensure the on-going adequacy of these measures by regularly reviewing them.

Our online security measures include, but are not limited to:

- encrypting data sent from your computer to our systems**
during Internet transactions and customer access codes

transmitted (two factor authentication) across networks

- **employing firewalls, intrusion detection systems and virus scanning tools to protect against unauthorized persons and viruses from entering our systems**
- and**
- **The secure area of our website supports the use of Secure Socket Layer (SSL) protocol and 256 bit encryption technology an industry standard for encryption over the Internet to protect data.**

Cookies

A 'cookie' is a packet of information that allows the server (the computer that houses the web site) to identify and interact more effectively with your computer.

When you use one of our web sites, we send you a cookie that gives you a unique identification number. A different identification number is sent each time you use our websites. Cookies do not identify individual users, although they do identify a user's browser type and your Internet Service Provider (ISP).

You can configure your browser to accept all cookies, reject all cookies, or notify you when a cookie is sent. Please refer to your browser instructions or help screens to learn more about these functions. If you reject all cookies, you may not be able to use our web sites.